



ACE Life Assurance Public Company Limited  
 Registration No. 0107555000431  
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บริษัท เอช ไลฟ์ แอสซิวรานซ์ จำกัด (มหาชน)  
 ทะเบียนเลขที่ 0107555000431  
 130-132 อาคารสินธร ทาวเวอร์ 1  
 ชั้น 12 ถนนวิทยุ แขวงลุมพินี  
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## As of September 30, 2015

### Financial and Operational Status

Unit: Million Baht

Description	Q1		Q2		Q3	
	2015	2014	2015	2014	2015	2014
Asset	8,226	7,029	8,135	7,313	8,402	7,642
Liability	7,161	6,337	7,184	6,585	7,276	6,817
Shareholder Equity	1,065	692	951	728	1,126	825
Capital Fund	2,494	1,817	2,297	1,796	2,276	1,881
Legal Reserve	913	665	675	595	754	596
Capital to legal reserve ratio (%)	273%	273%	340%	302%	302%	316%
Income	669	675	1,355	1,470	2,057	2,282
Expenditure	(699)	(643)	(1,350)	(1,446)	(1,990)	(2,277)
Net Profit (Loss)	(30)	32	5	24	67	5
Cash flow, provided (used), from operating activities.	68	116	212	295	286	451
Cash flow, provided (used), from investing activities.	(151)	(102)	(317)	(304)	(495)	(563)
Cash flow, provided (used), from financing activities.	-	-	-	-	-	-
Net cash flow increased (decreased)	(83)	14	(105)	(9)	(209)	(112)

#### NOTE:

- The capital to legal reserve ratio is determined for the company to maintain as follows:
  - From 1<sup>st</sup> Quarter of 2013 onward shall not less than 140%
- Q2 represents the accumulated operating results for 6 months of the period and Q3 represent the accumulated operating results for 9 months of the period.
- Cash flow provided or used from each activity represents cash flow calculated by direct or indirect method.
- The interim financial statements have been reviewed by the auditor.

Unit: Million Baht

Description	As of December 31	
	2014	2013
Asset	8,179	6,842
Liability	7,179	6,292
Shareholder Equity	1,000	550
Capital Fund	2,469	1,821
Legal Reserve	994	799
Capital to legal reserve ratio (%)	248%	228%
Income	3,290	3,302
Expenditure	(3,329)	(3,160)
Net Profit (Loss)	(39)	142
Cash flow, provided (used) from operating activities.	696	681
Cash flow, provided (used) from investing activities.	(665)	(769)
Cash flow, provided (used) from financing activities.	-	250
Net cash flow increased (decreased)	31	162



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**Significant Financial Ratio (%)**

Ratio	Standard Mean	2014	2013
Investment assets to Insurance reserve ratio	>=100%	145%	143%

**Premium ratio by Types of Insurance Plans in 2014**

Unit: Million Baht

Description	Ordinary Insurance					Industrial	Personal Accident	Group	Total
	Whole life	Endowment	Term	Others	Total				
Direct Premium	985.28	541.51	1.12	33.72	1,561.63	-	19.80	1,704.92	3,286.35
Premium Ratio	29.98%	16.48%	0.03%	1.03%	47.52%	0.00%	0.60%	51.88%	100.00%

**NOTE:**

Information related is from annual report. Please see the information as detailed below using the following link:

- Steps, timeframe, documents and methods used in the application process.  
<http://www.acegroup.com/th-th/customer-service/underwriting-process.aspx>
- Steps, timeframe, documents and methods used in the claims or benefit application process.  
<http://www.acegroup.com/th-th/customer-service/claims-information.aspx>
- How to contact our company and applicable department in case of dispute or complaint.  
<http://www.acegroup.com/th-th/customer-service/complaints-handling.aspx>

We Gavin James Lawler and Rosaporn Attawiriyapunap hereby verify the financial and operational report, totaling....2....Pages.

  
 (Mr. Gavin James Lawler)  
 Position Director

  
 (Ms. Rosaporn Attawiriyapunap)  
 Position Director



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